

Information to identify the case:

Debtor 1	<u>Cynthia Ann Freund</u>	Social Security number or ITIN	<u>xxx-xx-2887</u>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22415-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cynthia Ann Freund
fka Cynthia Ann Sorg

10/16/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Cynthia Ann Freund
 Debtor

Case No. 19-22415-CMB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 13

Date Rcvd: Oct 16, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2019.

db #+Cynthia Ann Freund, 141 Monks Rd, Saxonburg, PA 16056-2419
 15072073 +Bank of NY, c/o KML Law Group, 701 Market, Philadelphia, PA 19106-1538
 15072074 +Bank of New York, c/o KML Law Group, 701 Market St, Philadelphia, PA 19106-1538
 15072075 +Best Buy, PO 6753, Sioux Falls, SD 57117-6753
 15072076 +Butler Sewers, Dillon McAndless King Coulter, 600 Cranberry Woods Dr,
 Cranberry Township, PA 16066-5227
 15072077 +Craig N Sorg, 110 Willmar, Pittsburgh, PA 15238-1608
 15072080 +James Haag, 751 Saxonburg Rd, Butler, PA 16002-0961
 15072081 Shell Point Mortgage, PO Box 51, Livonia, MI 481515850

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2019 03:55:44 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Oct 17 2019 07:23:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 15072079 EDI: DISCOVER.COM Oct 17 2019 07:23:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 15072798 +EDI: RMSC.COM Oct 17 2019 07:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 15072082 EDI: USAA.COM Oct 17 2019 07:23:00 USAA, 10750 McDermott Fwy,
 San Antonio, TX 78288-0570

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
 cr THE BANK OF NEW YORK MELLON et al c/o NewRez LLC d
 15072078* +Craig N Sorg, 110 Willmar, Pittsburgh, PA 15238-1608

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
 AS TRUSTEE (CWALT 2005-10CB) bkggroup@kmlawgroup.com
 Malcolm L. Pollard on behalf of Debtor Cynthia Ann Freund mactk72@gmail.com
 Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.axosfs.com
 Nicole Bernadette Labletta on behalf of Creditor THE BANK OF NEW YORK MELLON et al c/o NewRez
 LLC d/b/a Shellpoint Mortgage Servicing Nlabletta@pincuslaw.com, brausch@pincuslaw.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5